

# Banking Automation **BULLETIN**

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## **Digitisation has not killed the branch**

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Global ATM shipments recovering slowly from 2020 record low

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Digital onboarding in retail – fastest finger first!

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Digitisation of remittances boosted but obstacles remain

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Not too late for banks to learn from agile competitors

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## **Country profile: Czech Republic**

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## Surprise as dispensers outpace recyclers in ATM shipments

If you live in a developed payments market and have not made a cash withdrawal for a while, you may be surprised to hear that the number of ATMs shipped worldwide increased in 2021. It should be noted that the 2% increase was modest and follows a substantial fall the previous year, but annual ATM shipments are creeping back up towards the 300,000 mark.

The findings from RBR's research (see page 4) show that outside of Europe, ATM shipments increased in all regions. At one level this should not be a surprise as there are many countries that are still hugely reliant on cash. In such countries, government-driven financial inclusion activity often increases demand for ATMs, as even when wages are paid into bank accounts, many of the newly banked primarily use their new cards for withdrawing cash.

A surprising finding of the latest research is a reversal of the trend of automated deposit units representing an ever-greater share of total shipments. The number of simpler cash dispensing ATM shipments rose for the first time in five years, with notable growth in both India and the USA. It would be a mistake to read too much into this, however, as two of the most mature recycler markets, Japan and South Korea, saw falls in recycler shipments, offsetting notable growth in a number of countries including Egypt, Mexico, Philippines and Saudi Arabia.

In more mature markets, the strategic shift to transforming bank branches and implementing self-service solutions continues. ATMs are becoming more advanced and offering a wider range of services – with a central objective to reduce the cost of operating their (often downsized) branch networks.

Going forward there remains uncertainty on the evolution of cash and branches, meaning many banks will be cautious – to buy themselves time, they will run existing ATMs for longer. As discussed in this column in April, there is increasing interest in ATM pooling, which is one of the reasons for the decline in shipments in Europe, with Turkey, at one time the engine driving expansion of ATMs in the region, now joining the ATM pooling party.

The latest research highlights that predicting how the ATM market will evolve is a complex matter, as there are drivers pushing and pulling in different directions. Overall, the market has stabilised – what is needed now is more clarity on how customer behaviour will change post-pandemic, to allow banks to plan over a longer time horizon.

Dominic Hirsch, Editor

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